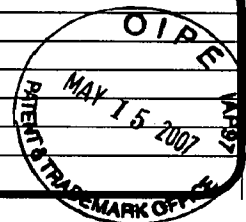


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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: May 15, 2007 <i>(use as many sheets as necessary)</i>		Application Number	10/825,440
		Filing Date	04/14/2004
		First Named Inventor	Bruce BENT et al.
		Art Unit	3693
		Examiner Name	Unassigned
		Attorney Docket Number	049212-0102
Sheet	1	of	1



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Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
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NON PATENT LITERATURE DOCUMENTS					
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	F8	ANDERSON et al. "Retail Sweep Programs and Bank Reserves," Federal Reserve Bank of St. Louis Review, Bell & Howell Information and Learning Company, Vol. 83, Issue 1, 24 Sheets, January 1, 2001.			
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	F11	California Independent Bankers, ICBA Independent Community Bankers of America, Banker Bulletin, 2006, CIB 16 th Annual Convention, Vol. 4, Issue 6, http://www.cib.org/banker_bulletin.htm , 2 Shhets.			
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Examiner Signature	/Jagdish N. Patel/	Date Considered	02/15/2008
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